

FIRST WESTERN FINANCIAL, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3189906	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$462	\$497	7.6%		
Loans	\$384	\$420	9.2%		
Construction & development	\$36	\$26	-27.9%		
Closed-end 1-4 family residential	\$78	\$79	1.5%		
Home equity	\$77	\$88	14.5%		
Credit card	\$0	\$1	74.0%		
Other consumer	\$6	\$8	26.2%		
Commercial & Industrial	\$100	\$103	3.3%		
Commercial real estate	\$72	\$89	24.8%		
Unused commitments	\$94	\$86	-8.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$41	\$36	-12.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$23	\$24	7.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$423	\$453	6.9%		
Deposits	\$370	\$418	13.0%		
Total other borrowings	\$52	\$30	-42.3%		
FHLB advances	\$52	\$30	-42.3%		
Equity					
Equity capital at quarter end	\$38	\$44	15.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	8.6%	--		
Tier 1 risk based capital ratio	9.0%	9.9%	--		
Total risk based capital ratio	10.3%	11.1%	--		
Return on equity ¹	13.2%	0.6%	--		
Return on assets ¹	1.1%	0.1%	--		
Net interest margin ¹	3.6%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.5%	55.7%	--		
Loss provision to net charge-offs (qtr)	1396.9%	1493.8%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.2%	4.3%	0.0%	0.4%	--
Closed-end 1-4 family residential	2.6%	5.3%	0.0%	0.1%	--
Home equity	0.7%	4.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	10.5%	3.8%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.1%	1.9%	0.0%	0.0%	--
Commercial real estate	1.8%	2.8%	0.0%	0.0%	--
Total loans	2.0%	3.4%	0.0%	0.0%	--